

REMARKS

This Amendment is being filed in response to the Office Action mailed July 31, 2007. Claims 11-12 are currently pending in this present application. Claims 11 and 12 have been amended. Claims 1-10 and 13-16 have been cancelled. In making these amendments, Applicants are not conceding that the claims as originally filed are not patentable over the cited art, as the present claim amendments are only for expediting prosecution. Applicants reserve the right to pursue the claims as originally filed and other claims in one or more continuation or divisional applications.

I. CLAIM OBJECTIONS

Claim 2 was objected to because Claim 2 includes the language "selects at one of said plurality of policies". The Office Action stated that the language is grammatically uncles. Applicants respectfully submit that the objection is now moot because Claim 2 has been cancelled.

II. CLAIM REJECTIONS: 35 U.S.C. § 102(e)

Claims 1, 9 and 13 stand rejected under 35 U.S.C. § 102(e) as allegedly being anticipated by U.S. Patent Application 2004/0059946 by Price. Applicants respectfully submit that the rejection is now moot because Claims 1, 9 and 13 have been cancelled.

III. CLAIM REJECTIONS: 35 U.S.C. § 103(a)

Claims 2-8, 10, 11, 14 and 15 stand rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Price in view of U.S. Patent 7,076,562 by Singhal et al. (Singhal). Applicants respectfully submit that the rejection is now moot because Claims 2-8, 10, 14 and 15 and 13 have been cancelled. Claim 11 now depends from allowable Claim 12.

IV. CONCLUSION

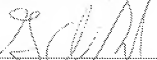
In view of the above, it is respectfully submitted that this application is in condition for allowance. Accordingly, it is respectfully submitted that this application be

allowed and that a Notice of Allowance be issued. If the Examiner believes that a telephone conference with the Applicants' attorneys would be advantageous to the disposition of this case, then the Examiner is encouraged to telephone the undersigned.

If there are any additional charges with respect to this Amendment or otherwise, please charge them to Deposit Account No. 09-0463.

Respectfully submitted,

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